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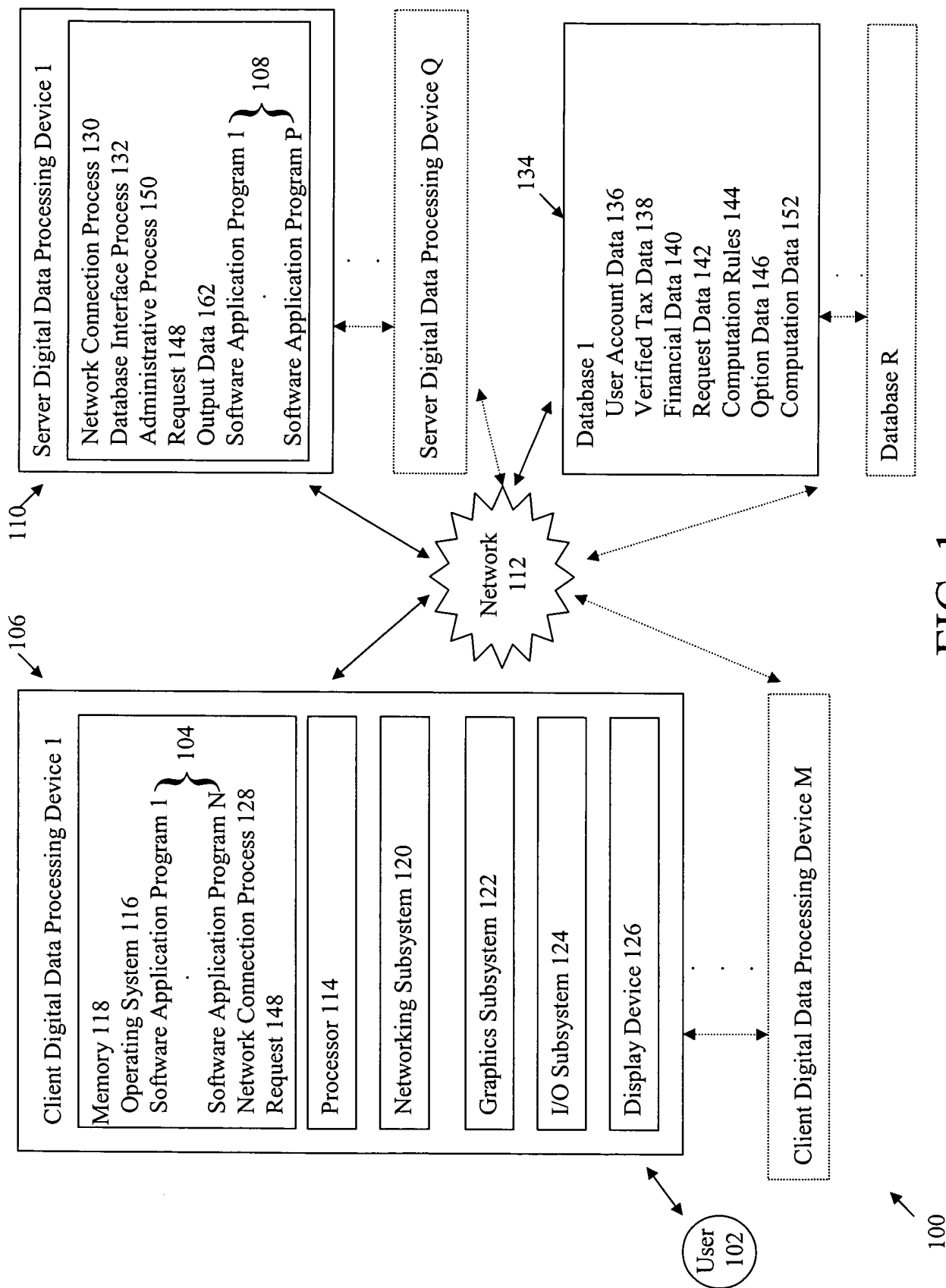


FIG. 1

Accelerated Credit Analyzer

A Service of ERNST & YOUNG for
FINANCIAL INSTITUTION NAME

LOG ON

ID

201

Password

202

203

Enter

(when clicked, either the Menu appears or a notice that the ID and/or Password are incorrect)



Quality In Everything

↑
200

FIG. 2A

Accelerated Credit Analyzer

A Service of ERNST & YOUNG for

FINANCIAL INSTITUTION NAME

ACA REQUEST

STATUS

NEW BORROWER

212
LOG OUT

ACA REQUEST

Name

Social Security #

209
210
211
206
207

Submit 208



Quality In Everything

↑
205

FIG. 2B

Accelerated Credit Analyzer

A Service of ERNST & YOUNG for

FINANCIAL INSTITUTION NAME

ACA REQUEST

STATUS

NEW BORROWER

LOG OUT

212

209

210

211



214a

NEW BORROWER INFORMATION

BORROWER NAME

SPOUSE'S NAME

(AS SHOWN ON TAX FORM)

CURRENT ADDRESS

ADDRESS FROM LAST TAX FORM

(IF DIFFERENT FROM CURRENT ADDRESS)

SOCIAL SECURITY NUMBER

SPOUSES SOCIAL SECURITY NUMBER

TAX INFORMATION REQUESTED

TAX PERIODS REQUESTED (UP TO FOUR)

214b

COMPLETE

214c

(if clicked, Form 4506 screen appears with pre-populated information)

Quality In Everything

213

FIG. 2C

Accelerated Credit Analyzer

A Service of ERNST & YOUNG for

FINANCIAL INSTITUTION NAME

ACA REQUEST

STATUS

NEW BORROWER

LOG OUT

Form 4506

Form will be pre-populated with Borrower info

Click above to open IRS Form 4506. (If you do not have Adobe Acrobat Reader, go to www.adobe.com for the free download)

Fill out form online and print using the print feature in your browser window.

Sign form and Fax to: 1 800 000 0000 without a cover letter, please.



Quality In Everything

FIG. 2D

Accelerated Credit Analyzer

A Service of ERNST & YOUNG for

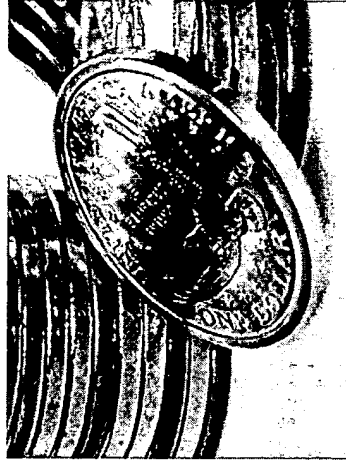
FINANCIAL INSTITUTION NAME

ACA REQUEST

STATUS

NEW BORROWER

LOG OUT



ACA CASH FLOW PROCESSING STATUS

Borrower Name) 219
Borrower SS#)

FORM 4506 RECEIVED BY PROCESSOR

FORM 4506 SENT TO IRS FOR PROCESSING

FORM 4506 REVIEWED BY IRS AND REJECTED FOR PROCESSING

REASON FOR REJECTION BY IRS

SUGGESTED ACTION BY FINANCIAL INSTITUTION NAME) 221

TAX INFORMATION RECEIVED FROM IRS

Click here to review transcript

CASH FLOW CALCULATED AND READY FOR REVIEW

Click here to review cashflow) 222

Alert: K-1 information needed, click here.

FINANCIAL STATEMENT INFORMATION ENTERED

Click here to review and edit financial statement information) 223

NON-REPORTABLE INFORMATION ENTERED

Click here to review non-reportable cash flow information

ADJUSTMENTS

— 224

Quality In Everything

↑
218

FIG 2E

Accelerated Credit Analyzer

a credit for financial institution

Adjustments

REQUEST - 209

STATUS - 210

NEW BORROWER - 211

REPORT
OPTIONS

LOG OUT - 212



BORROWER NAME (information pre-populated from existing database)
SOCIAL SECURITY NUMBER (information pre-populated from existing database)

Recurring/ Non-recurring Line Item Split

PROJECTION OPTIONS

Choose One:

- ☐ Mean Calculations
- ☐ Regression Calculations
- ☐ Manual Entry

ASSET GROWTH PERCENTAGE PROJECTIONS

Enter annual growth % of each below:

- Cash and Cash Equivalents
- Marketable Securities
- Significant Stock Holdings A
- Significant Stock Holdings B
- Real Estate
- Collectables

FIXED ASSET VALUE DEPRECIATION PERCENTAGE PROJECTIONS

Enter annual depreciation % of these assets:


[Click here to review cashflow](#)

[Click here to review financial statement](#)

Select Year 236 Select Line 237 \$ %

(% will assign that amount to recurring. Balance will be non-recurring)

FIG-2F

Date Sent:	
Batch #: 1181	
1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>	Update <input type="checkbox"/>
Order #	
214836	
	
User ID: — 226	
Last Name: — 227a	
Loan #:	
Years Requested — 228	2002
SS #: — 227b	
Date Received: — 229	10/30/2003

230

↑
225

FIG. 2G



INTERNAL REVENUE SERVICE

Department of the Treasury

Tax Return Listing

Page: 1

Taxpayer Identification Number: [REDACTED]

Tax Period: December 31, 2002

Filing Status: Married filing joint

Exemptions: 4

Form 1040

LN 7 WAGES 41,112
LN 8a TAXABLE INTEREST: SCH B 395
LN 8b TAX-EXEMPT INTEREST 0
LN 9 DIVIDEND INCOME: SCH B 342
LN 10 REFUNDS OF STATE/LOCAL TAXES 0
LN 11 ALIMONY RECEIVED 0
LN 12 BUSINESS INCOME OR LOSS: SCH C 14,755-
LN 13 CAPITAL GAINS OR LOSS: SCH D 3,000-
LN 14 OTHER GAINS OR LOSSES: F4797 0
LN 15a GROSS IRA DISTRIBUTIONS 0
LN 15b TAXABLE IRA DISTRIBUTIONS 0
LN 16a GROSS PENSION/ANNUITY AMOUNT 0
LN 16b TAXABLE PENSION/ANNUITY AMOUNT 0
LN 17 RENT/ROYALTY/PARTNERSHIP/ESTATE 79,400
LN 18 FARM INCOME OR LOSS: SCH F 0
LN 19 UNEMPLOYMENT INCOME 0
LN 20a GROSS SOCIAL SECURITY BENEFITS 0
LN 20b TXBL SOCIAL SECURITY BENEFITS 0
LN 21 OTHER INCOME 0
ADDITIONAL F8814 NET INCOME 0
LN 22 TOTAL INCOME 103,494
LN 23 EDUCATOR EXPENSES 0
LN 24 IRA DEDUCTION 3,000
LN 25 STUDENT LOAN INTEREST DEDUCTION 860
LN 26 TUITION AND FEES DEDUCTION 0
LN 27 MEDICAL SAVINGS ACCT DEDUCTION 0
LN 28 MOVING EXPENSES: F3903 0
LN 29 SELF-EMPLOYMENT TAX DEDUCTION 4,567
LN 30 SELF-EMP HEALTH INS DEDUCTION 0
LN 31 KEOGH/SEP CONTRIBUTION DEDUCTION 0
LN 32 EARLY WITHDRAWAL OF SAVINGS PNLTY 0
LN 33 ALIMONY PAID SSN: 000-00-0000 0
OTHER ADJUSTMENTS 0
LN 34 TOTAL ADJUSTMENTS 8,427
LN 35 AGI 95,067.00
LN 41 TAXABLE INCOME 63,500.00
LN 42 TENTATIVE TAX 10,948.00
ADDNL FORM 8814 TAX AMT 0.00
LN 43 ALTERNATIVE MINIMUM TAX 0.00
LN 45 FOREIGN TAX CREDIT: F1116 3.00
LN 46 CHILD & DEP CARE EXP: F2441 0.00
LN 47 CR ELDERLY AND DISABLED: SCH R 0.00
LN 48 EDUCATION CREDIT: F8863 0.00
LN 49 RETIREMENT SAVINGS CONTRIB CR 0.00
LN 50 CHILD TAX CREDIT 1,200.00
LN 51 ADOPTION CREDIT: F8839 0.00
LN 52 F8396 AND F8859 CREDITS 0.00
LN 53 GENERAL BUSINESS CREDITS 0.00
MORTGAGE CERTIFICATE CR 0.00
FORM 1040C CREDIT 0.00
PRIOR YR MIN TAX CREDIT: F8801 0.00
OTHER STATUTORY CREDITS 0.00
LN 54 TOTAL STATUTORY CREDITS 1,203.00
LN 56 SELF-EMPLOYMENT TAX 9,134.00
LN 57 FICA ON UNREPORTED TIPS 0.00
UNPAID FICA ON REPORTED TIPS 0.00
TOT SS/MED WTHLD: F8812 LN 7 0.00
LN 58 TAX ON QUALIFIED PLANS: F5329 0.00
LN 59 ADVANCED EIC 0.00
LN 60 HOUSEHLD EMPLOYMENT TXES: SCH H 0.00
LN 61 TOTAL TAX LIABILITY 18,879.00
ACCUM DISTR OF TRUSTS: F4970 0.00
LN 62 FEDERAL INCOME TAX WITHHELD 5,210.00
LN 63 ESTMTD TX PMTS & AMT PRV APPLD 11,480.00
LN 64 EARNED INCOME CREDIT 0.00
LN 65 EXCESS SOC SEC/RRTA TAX WTHHLD 0.00

LN 67 AMOUNT PAID WITH F4868 0.00
LN 68 CR FOR FED TX ON FUELS: F4136 0.00
REGULATED INVST CMPNY CR: F2439 0.00
LN 69 TOTAL PAYMENTS 16,690.00
LN 71a REFUND AMOUNT 0.00
LN 72 APPLIED TO 2003 ESTIMATED TAX 0.00
LN 73 AMOUNT YOU OWE 2,189.00
LN 74 ESTIMATED TAX PENALTY 0.00

Schedule A

LN 1 MEDICAL AND DENTAL EXPENSES 1,007
LN 4 NET MEDICAL DEDUCTION 0
LN 5 STATE AND LOCAL INCOME TAXES 6,085
LN 6 REAL ESTATE TAXES 3,226
LN 9 TOTAL TAXES 9,311
LN 10 MORTGAGE INTEREST (FINANCIAL) 5,359
LN 11 MORTGAGE INTEREST (INDIVIDUAL) 0
LN 12 DEDUCTIBLE POINTS 0
LN 13 DEDUCTIBLE INVESTMENT INTEREST 0
LN 14 TOTAL INTEREST DEDUCTION 5,359
LN 16 OTHER THAN CASH: F8283 410
LN 17 CARRYOVER FROM PRIOR YEAR 0
LN 18 TOTAL CONTRIBUTIONS 4,897
LN 19 CAS OR THEFT LOSS: F4684 0
LN 23 TOTAL LIMITED MISC EXPENSES 0
LN 26 NET LIMITED MISC DEDUCTION 0
OTHER THAN GAMBLING AMOUNT 0
LN 27 OTHER MISC DEDUCTIONS 0
LN 28 TOTAL ITEMIZED DEDUCTIONS 19,567.00

Schedule C

ACCT MTHD: 1
FIRST TIME SCH C FILED?: 0
EIN: 00-0000000
STATUTORY IND: N
AT RISK CD: 1
NAICS CODE: 541100
PRINCIPAL BUSINESS DESC:
LN 1 GROSS RECEIPTS OR SALES 0
LN 2 RETURNS AND ALLOWANCES 0
LN 4 COST OF GOODS SOLD 0
LN 6 OTHER INCOME 0
LN 10 CAR AND TRUCK EXPENSES 2,424
LN 13 DEPRECIATION 0
LN 16a MORTGAGE INTEREST 0
LN 17 LEGAL AND PROFESSIONAL SERVICES 0
LN 21 REPAIRS AND MAINTENANCE 0
LN 24a TRAVEL 681
LN 24d NET MEALS AND ENTERTAINMENT 1,088
LN 26 WAGES 0
LN 27 OTHER EXPENSES 1,442
LN 28/2 TOTAL EXPENSES 14,755
LN 30 EXP FOR BUSINESS USE OF HOME 0
LN 35 INVENTORY AT BEGINNING OF YEAR 0
LN 37 COST OF LABOR 0
LN 41 INVENTORY AT END OF YEAR 0

Schedule D

LN 3d TOTAL SHORT-TERM SALES PRICE 0.00
LN 7f NET SHORT-TERM GAIN/LOSS 0.00
LN 10d TOTAL LONG-TERM SALES PRICE 25,000.00
LN 13f CAPITAL GAIN DISTRIBUTIONS 264.00
LN 15g 28% RATE GAIN/LOSS 0.00
LN 16f NET LONG-TERM GAIN/LOSS 4,700.00-
LN 19 UNRECAPTURED SECT. 1250 GAIN 0.00

FIG-2H



INTERNAL REVENUE SERVICE

Department of the Treasury

Tax Return Listing

Page: 2

Taxpayer Identification Number: [REDACTED]

Tax Period: December 31, 2002

Filing Status: Married filing joint

231

LN 29 QUALIFIED 5 YEAR GAIN

Schedule E

LN 2 PRSNAL USE OF RENTAL VAC PROP 0
LN 3 TOTAL RENTS RECEIVED 0
LN 4 TOTAL ROYALTIES RECEIVED 0
LN 12 MORTGAGE INTEREST PAID 0
LN 19 TOTAL EXPENSE DEDUCTION 0
LN 20 DEPRECIATION EXP OR DEPLETION 0
LN 24 RENT & ROYALTY INCOME 0
LN 25 RENT & ROYALTY LOSSES 0
LN 28ah PRTSHP/CORP PASSIVE INCOME 0
LN 28ak PRTSHP/CORP NONPASSIVE INCOME 79,400
LN 28bg PRTSHP/CORP PASSIVE LOSS 0
LN 28bi PRTSHP/CORP NONPASSIVE LOSS 0
LN 29 PARTNERSHIP INCOME 79,400
LN 30 PARTNERSHIP LOSS 0
LN 33ad ESTATE/TRUST PASSIVE INCOME 0
LN 33bc ESTATE/TRUST PASSIVE LOSS 0
LN 34 ESTATE AND TRUST INCOME 0
LN 35 ESTATE AND TRUST LOSS 0
LN 38 REAL ESTATE MORTGAGE INCOME/LOSS 0
LN 39 NET FARM RENT INCOME/LOSS: F4835 0
LN 41 GROSS FARMING & FISHING INCOME 0

Schedule SE

SSN OF SELF-EMPLOYED TAXPAYER [REDACTED]
LN 1 NET FARM PROFIT/LOSS: SCH F 0
LN 2 NET PROFIT/LOSS: SCH CK1 64,645
LN 3 TOTAL SE INCOME 64,645
LN 5a TENTATIVE CHURCH WAGES 0
LN 8c TOTAL SOC SEC & RR WAGES 0

Form 2441

NUM QUALF PERSONS: 1
CARE PROV NAME CNTL: CHIL
CARE PROV SSN: 13-3754127
LN 2 CHILD 1 (a) CHILD'S NAME CNTL: SCHL
LN 2 CHILD 1 (b) SSN: [REDACTED]
LN 2 CHILD 1 (c) QUALIFD EXP: 4,500
LN 2 CHILD 2 (a) CHILD'S NAME CNTL: 000-00-0000
LN 2 CHILD 2 (b) SSN: 0
LN 2 CHILD 2 (c) QUALIFD EXP: 0
LN 3 AMOUNT OF QUALIFIED EXPENSES 0
LN 4 EARNED INCOME-PRIMARY 0
LN 5 EARNED INCOME-SECONDARY 0
LN 12 DEPENDENT CARE EMPLOYER BENEFITS 4,500
LN 15 QUALIFIED EXP EMPLOYER INCURRED 4,500
LN 20 DEPENDENT CARE EXCLUDED BENEFITS 4,500
PRIOR YEAR CHILD CARE EXPENSES 0

LN 22 INVESTMENT INCOME - F4952

0.00

232

232

FIG. 2I

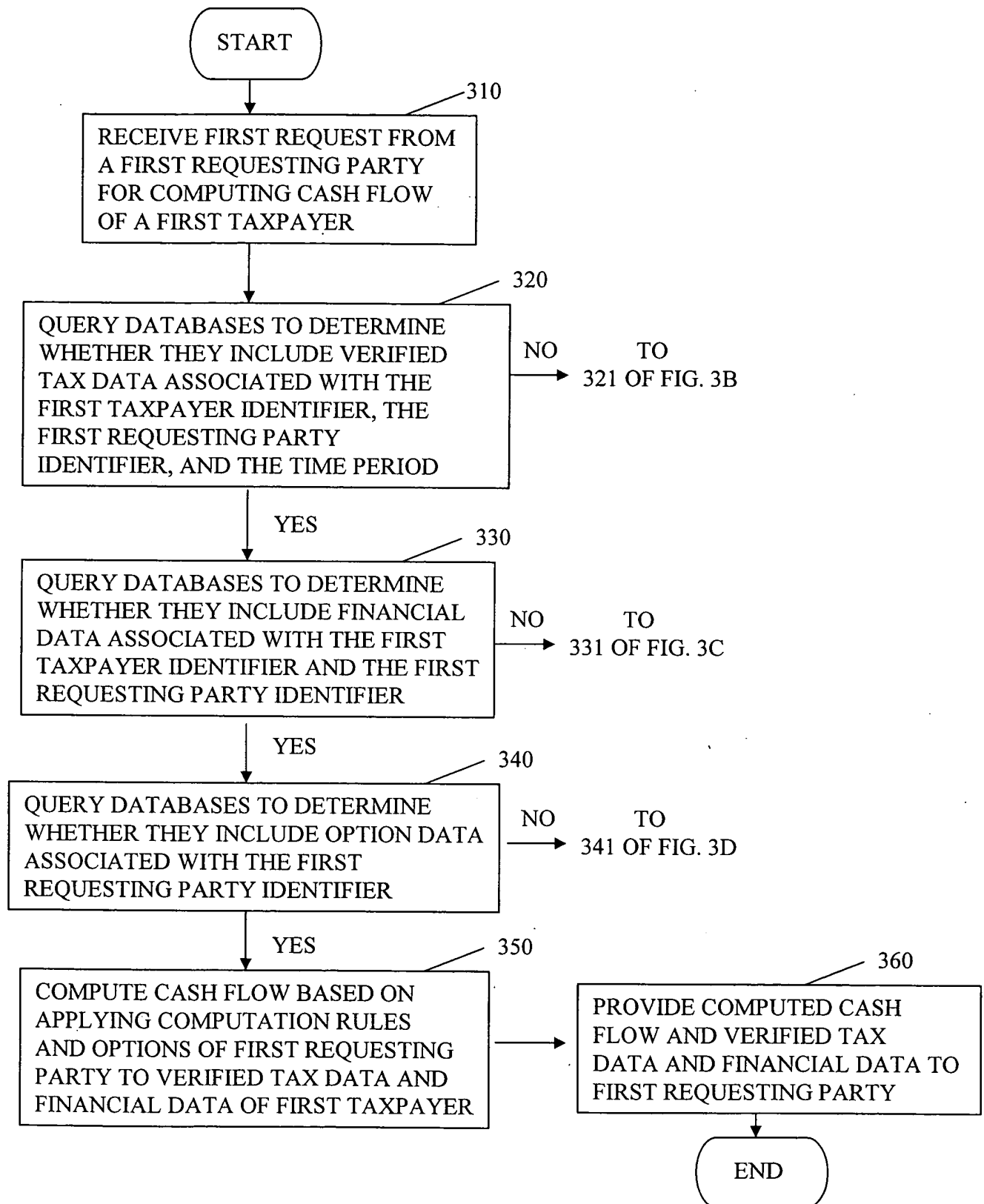


FIG. 3A

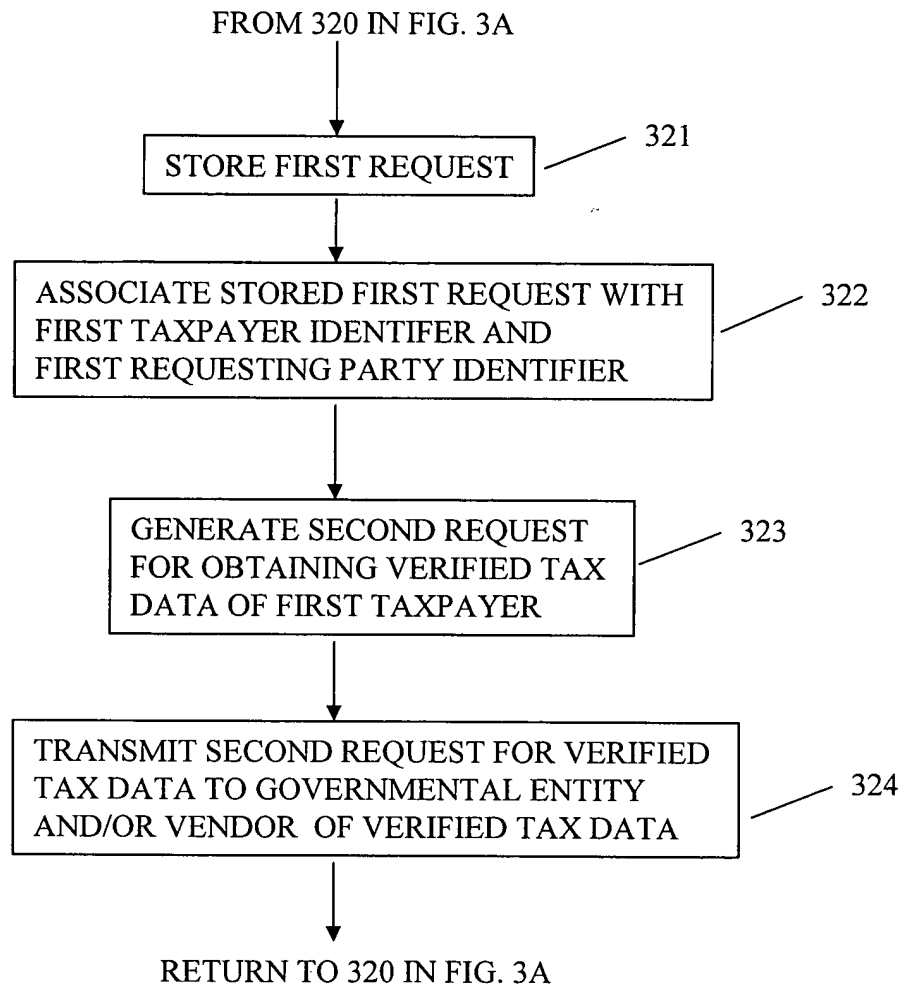


FIG. 3B

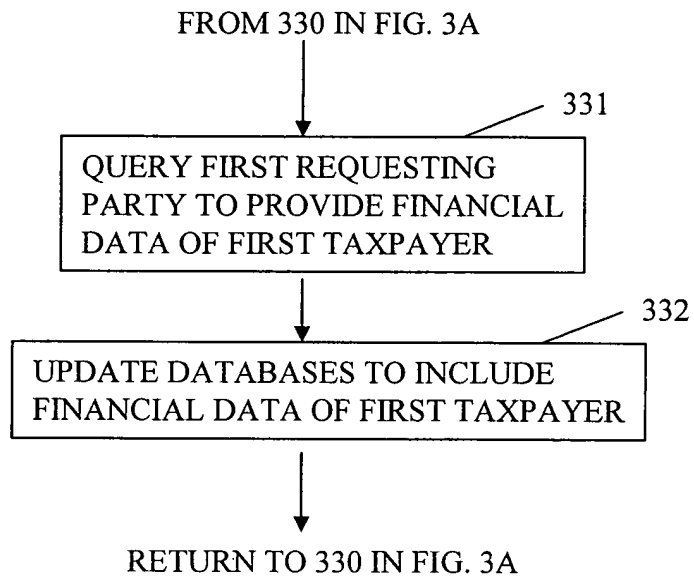


FIG. 3C

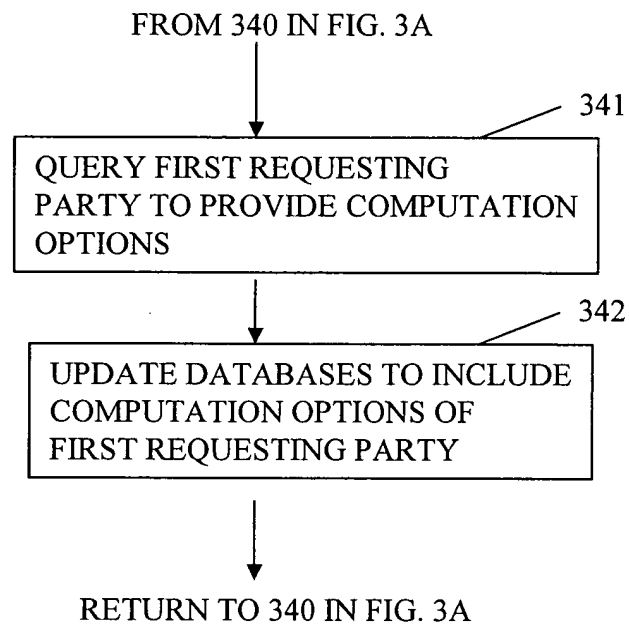


FIG. 3D

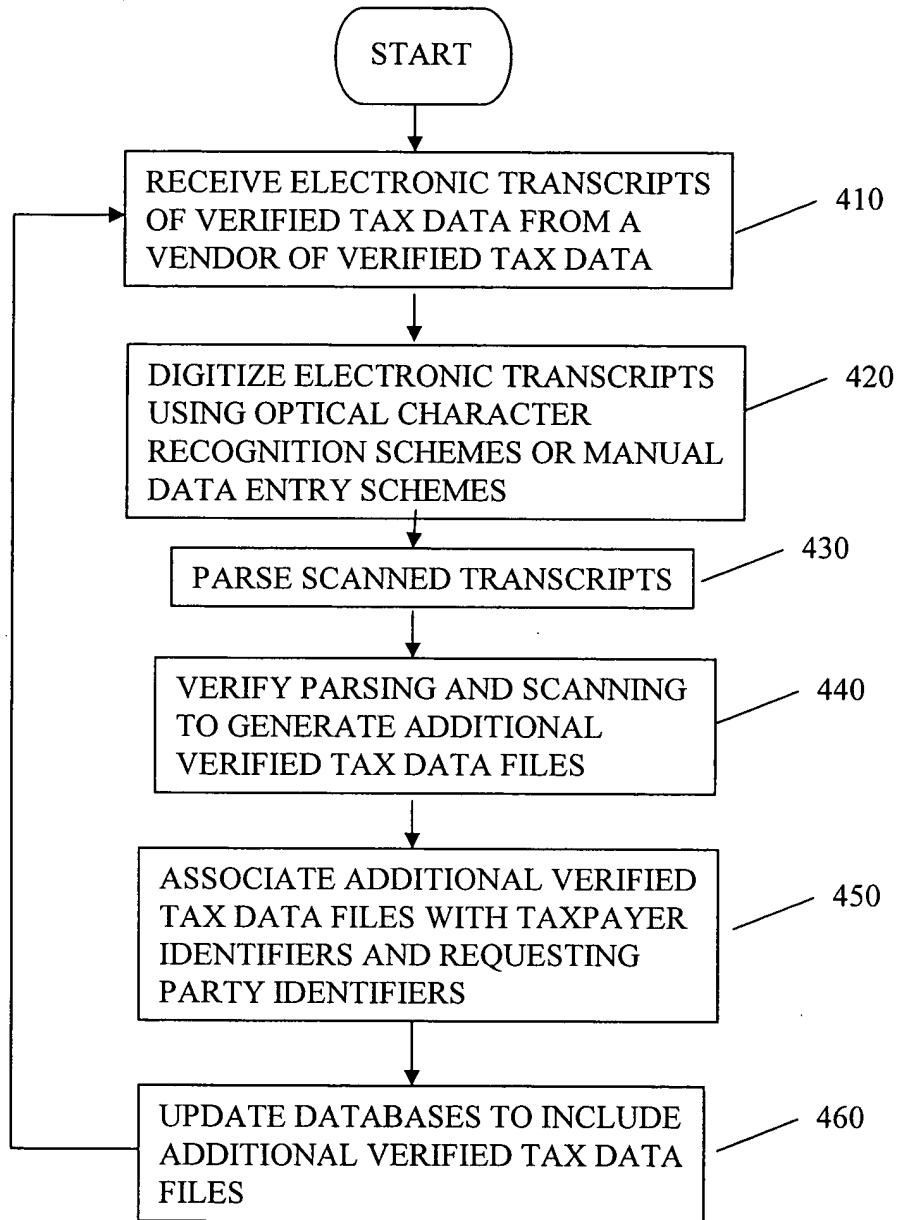


FIG. 4